

## Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Aug 2025 to 31 Aug 2025 inclusive

Current Payment Date: 15 Sep 2025

### Notice

#### No Guarantee by Bank of Queensland

Neither the Class A Notes nor the Class B Notes (the "**Notes**") represent deposits or other liabilities of Bank of Queensland Limited ABN 32 009 656 740 ("**Bank of Queensland**"), or any other member of the Bank of Queensland Group.

None of Bank of Queensland, B.Q.L Management Pty Ltd ABN 87 081 052 342, or any other member of the Bank of Queensland group guarantees the payment or repayment or the return of any principal invested in, or any particular rate of return on, the Notes or the performance of the Assets in the Series Trust.

The Series 2021-1 EHP REDS Trust securitisation complies with the text of each of Article 405(1) of Regulation (EU) No 575/2013, Article 51(1) of Regulation (EU) No 231/2013 and Article 254 of Regulation (EU) No 2015/35 (in each case, not taking into account any relevant national measures).

View offering documents and performance reports via the ABSPerpetual website (<https://secure.absperpetual.com>).

### Trust Details

Austraclear ID	REDX20
Original Balance \$A	\$950,000,000.00
Current Balance \$A	\$99,593,138.34
Bond Factor	0.104834882
Asset Classes	Automobile and equipment backed finance leases and specific security agreements
Program Sponsor	Bank of Queensland Limited
Issue Date	26-August-2021
Legal Maturity Date	15-February-2029

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate
Class A Notes	\$783,750,000.00	\$69,715,196.84	0.08895081	4.1150%
Class B Notes	\$166,250,000.00	\$29,877,941.51	0.17971694	Privately Placed

### Losses and Recoveries

Write Offs	# of Contracts	% of month-end no. of contracts	Gross Loss	Recoveries	Net Loss	% of original pool balance
Write Offs - Current Month	1	0.13%	\$ 22,444.39	\$ -	\$ 22,444.39	0.00%
Write Offs - Cumulative	43	1.38%	\$2,655,452.63	\$224,751.60	\$2,430,701.03	0.26%

### Summary Report

#### Securitisation Reporting Period

This reporting period commences on	01-Aug-2025
This reporting period concludes on and includes	31-August-2025
Current Payment Date	15-September-2025

#### Loan Analysis

	Value
Pool Balance	\$98,211,824.71
Number of Loans	3,113
Average Loan Size	\$31,548.93
Maximum Loan Size	\$547,571.22

#### Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	2.08 yrs
Weighted Average Remaining Term	0.79 yrs
Weighted Average Seasoning (months)	49.70

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	2916	93.67%	\$ 92,967,551.04	94.66%
> 0 days, up to and including 30 days	94	3.02%	\$ 2,430,040.74	2.47%
> 30 days, up to and including 60 days	17	0.55%	\$ 355,424.85	0.36%
> 60 days, up to and including 90 days	18	0.58%	\$ 615,454.60	0.63%
> 90 days, up to and including 120 days	12	0.39%	\$ 230,723.79	0.23%
> 120 days	56	1.80%	\$ 1,612,629.69	1.64%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>98,211,825</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	1303	41.86%	\$ 34,929,971.25	35.57%
NSW	646	20.75%	\$ 22,773,389.59	23.19%
ACT	19	0.61%	\$ 692,434.47	0.71%
VIC	712	22.87%	\$ 24,851,697.38	25.30%
SA	162	5.20%	\$ 5,573,163.71	5.67%
WA	210	6.75%	\$ 7,446,951.63	7.58%
NT	15	0.48%	\$ 594,156.07	0.60%
TAS	46	1.48%	\$ 1,350,060.61	1.37%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>98,211,825</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1652	53.07%	\$ 33,510,887.90	34.12%
> 6 months, up to and including 12 months	930	29.87%	\$ 34,773,712.06	35.41%
> 12 months, up to and including 18 months	407	13.07%	\$ 20,962,346.58	21.34%
> 18 months, up to and including 24 months	121	3.89%	\$ 8,756,709.31	8.92%
> 24 months, up to and including 30 months	3	0.10%	\$ 208,168.86	0.21%
> 30 months, up to and including 36 months	0	0.00%	\$ -	0.00%
> 36 months, up to and including 42 months	0	0.00%	\$ -	0.00%
> 42 months, up to and including 48 months	0	0.00%	\$ -	0.00%
> 48 months, up to and including 54 months	0	0.00%	\$ -	0.00%
> 54 months, up to and including 60 months	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>98,211,825</b>	<b>100.00%</b>

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	1979	63.57%	\$ 20,266,904.50	20.64%
> A\$25,000, up to and including A\$50,000	569	18.28%	\$ 20,061,439.66	20.43%
> A\$50,000, up to and including A\$75,000	233	7.48%	\$ 14,351,494.07	14.61%
> A\$75,000, up to and including A\$100,000	125	4.02%	\$ 10,922,806.93	11.12%
> A\$100,000, up to and including A\$125,000	65	2.09%	\$ 7,125,265.91	7.25%
> A\$125,000, up to and including A\$150,000	54	1.73%	\$ 7,370,495.19	7.50%
> A\$150,000, up to and including A\$175,000	34	1.09%	\$ 5,527,021.91	5.63%
> A\$175,000, up to and including A\$200,000	14	0.45%	\$ 2,681,921.79	2.73%
> A\$200,000, up to and including A\$225,000	18	0.58%	\$ 3,805,154.01	3.87%
> A\$225,000, up to and including A\$250,000	11	0.35%	\$ 2,608,538.93	2.66%
> A\$250,000, up to and including A\$275,000	4	0.13%	\$ 1,032,866.16	1.05%
> A\$275,000, up to and including A\$300,000	1	0.03%	\$ 285,700.47	0.29%
> A\$300,000, up to and including A\$325,000	3	0.10%	\$ 924,044.12	0.94%
> A\$325,000, up to and including A\$350,000	1	0.03%	\$ 338,430.14	0.34%
> A\$350,000, up to and including A\$75,000	1	0.03%	\$ 362,169.70	0.37%
> A\$375,000, up to and including A\$400,000	0	0.00%	\$ -	0.00%
> A\$400,000, up to and including A\$425,000	0	0.00%	\$ -	0.00%
> A\$425,000, up to and including A\$450,000	0	0.00%	\$ -	0.00%
> A\$450,000, up to and including A\$475,000	0	0.00%	\$ -	0.00%
> A\$475,000, up to and including A\$500,000	0	0.00%	\$ -	0.00%
> A\$500,000, up to and including A\$1,000,000	1	0.03%	\$ 547,571.22	0.56%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>98,211,825</b>	<b>100.00%</b>

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Loan Seasoning	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 months, up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 months, up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 months, up to and including 24 months	0	0.00%	\$ -	0.00%
> 24 months, up to and including 30 months	0	0.00%	\$ -	0.00%
> 30 months, up to and including 36 months	21	0.67%	\$ 677,130.46	0.69%
> 36 months, up to and including 42 months	193	6.20%	\$ 10,670,199.89	10.86%
> 42 months, up to and including 48 months	697	22.39%	\$ 29,315,866.32	29.85%
> 48 months, up to and including 54 months	1071	34.40%	\$ 34,760,156.73	35.39%
> 54 months, up to and including 60 months	1129	36.27%	\$ 22,743,389.63	23.16%
> 60 months, up to and including 72 months	2	0.06%	\$ 45,081.68	0.05%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>\$ 98,211,825</b>	<b>100.00%</b>

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	1556	49.98%	\$ 42,980,213.89	43.76%
Agricultural machinery	282	9.06%	\$ 10,183,694.54	10.37%
Mine, quarry and construction	311	9.99%	\$ 12,576,915.96	12.81%
Bodies - vehicles, trailers	294	9.44%	\$ 10,843,443.64	11.04%
Lifting, handling equipment	168	5.40%	\$ 6,239,123.66	6.35%
Other transport equipment	8	0.26%	\$ 317,408.59	0.32%
Other special purpose machinery	285	9.16%	\$ 9,625,138.52	9.80%
Furniture & fittings	24	0.77%	\$ 1,093,096.68	1.11%
Machine tools	52	1.67%	\$ 1,590,415.63	1.62%
Other General Purpose Equipment	28	0.90%	\$ 423,184.64	0.43%
Computers	6	0.19%	\$ 79,851.99	0.08%
Medical, optical, precision equipment	32	1.03%	\$ 527,245.77	0.54%
Office Machines	7	0.22%	\$ 76,501.27	0.08%
Machine - textile production	2	0.06%	\$ 101,830.77	0.10%
Food/Beverage Processing	32	1.03%	\$ 1,171,128.92	1.19%
Pump, compressor etc	6	0.19%	\$ 136,257.52	0.14%
Communications equipment	5	0.16%	\$ 47,629.62	0.05%
Marine	4	0.13%	\$ 37,195.67	0.04%
Domestic appliances	2	0.06%	\$ 38,413.19	0.04%
Solar Panels Systems	9	0.29%	\$ 123,134.81	0.13%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>\$ 98,211,825</b>	<b>100.00%</b>

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	0	0.00%	\$ -	0.00%
0% to 4.99%	2105	67.62%	\$ 41,574,497.95	42.33%
5% to 9.99%	80	2.57%	\$ 2,222,739.06	2.26%
10% to 14.99%	13	0.42%	\$ 500,963.34	0.51%
15% to 19.99%	22	0.71%	\$ 999,936.15	1.02%
20% to 24.99%	154	4.95%	\$ 7,306,977.03	7.44%
25% to 29.99%	94	3.02%	\$ 5,957,011.21	6.07%
30% to 34.99%	426	13.68%	\$ 23,800,636.29	24.23%
35% to 39.99%	144	4.63%	\$ 11,262,082.52	11.47%
40% to 44.99%	48	1.54%	\$ 2,989,586.06	3.04%
45% to 49.99%	10	0.32%	\$ 712,094.11	0.73%
50% to 69.99%	16	0.51%	\$ 857,131.84	0.87%
> 70%	1	0.03%	\$ 28,169.15	0.03%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>\$ 98,211,825</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	36	1.16%	\$ 1,129,424.95	1.15%
Rental Agreements	1	0.03%	\$ 100.01	0.00%
SSA	3076	98.81%	\$ 97,082,299.75	98.85%
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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	3009	96.66%	\$ 93,286,068.78	94.98%
Quarterly	19	0.61%	\$ 891,544.59	0.91%
Semi Annual	24	0.77%	\$ 826,975.44	0.84%
Yearly	61	1.96%	\$ 3,207,235.90	3.27%
Variable	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>3,113</b>	<b>100.00%</b>	<b>\$ 98,211,825</b>	<b>100.00%</b>

### Bank of Queensland Contacts

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